



2002 Report on Illinois Poverty

Acknowledgments

We gratefully acknowledge these funders for their generous financial support of the Illinois Poverty Summit:

Elizabeth and Greg Blaine

The Joyce Foundation

John D. and Catherine T. MacArthur Foundation

Sara Lee Foundation

The Woods Charitable Fund

The Illinois Poverty Summit is facilitated by Heartland Alliance for Human Needs & Human Rights, a Chicago-based anti-poverty, human rights organization. Founded in 1888, Heartland Alliance provides housing, health care and human services to more than 55,000 impoverished Chicagoans annually through innovative programs and advocacy.

This annual report on poverty was produced independently of the Illinois Poverty Summit Steering Committee and is intended to stimulate dialogue about anti-poverty initiatives in the state.

*For more information on the Illinois Poverty Summit, call 312-660-1302, or write 208 South LaSalle Street, Suite 1818, Chicago, Illinois 60604
Email moreinfo@heartland-alliance.org.*

*Research: Rob Paral, Amy Rynell
Writing/Editing: Joseph Antolin, Bonniifer Ballard,
Valerie Denney, Sid Mohn, Rob Paral, Amy Rynell
Design: Arc Group Ltd*

The Illinois Poverty Summit

The Illinois Poverty Summit was created to stimulate an uncommon dialogue among a broad and diverse group of leaders to develop strategies to eliminate poverty in Illinois.

The Illinois Poverty Summit was established in 2000 to:

Annually convene a group of bipartisan Illinois leaders to set strategic priorities to eliminate poverty in Illinois.

Identify data and demographic trends that help focus and maximize state and federal resources.

Develop an annual “Call to Action” to identify priorities and advance the anti-poverty strategic plan.

Develop poverty reduction initiatives supported by a broad range of Illinois stakeholders, including individuals, corporations, local and state government and other partners.

Four precepts guide the Illinois Poverty Summit:

People who work full-time should not live in poverty.

Elimination of poverty is good for the state and is good for all Illinoisans.

All people who can work should work and be given the tools to work toward their fullest potential.

A safety net should be provided for those who cannot work.

Illinois Poverty Summit Steering Committee

Co-chairs

U.S. Senator Richard J. Durbin (D)
U.S. Representative Judy Biggert (R)

Elected Officials

State Representative Patricia Bellock (R)
State Representative Elizabeth Coulson (R)
State Representative Julie Hamos (D)
State Representative Constance Howard (D)
State Senator Kimberly Lightford (D)
State Senator Lisa Madigan (D)
State Senator Barack Obama (D)
State Senator Kathleen Parker (R)
State Senator Christine Radogno (R)
State Representative Ricca Slone (D)
State Senator Dave Sullivan (R)
State Representative Art Tenhouse (R)
State Senator Frank Watson (R)

Non-elected Officials

State of Illinois
Bridget Lamont
Office of the Governor

Cook County
Roberto Maldonado
Commissioner

City of Chicago
Sheila O'Grady
Office of the Mayor

Civic and Corporate Leaders

Peggy Arizzi
Catholic Charities of Peoria

John Bouman
National Center on Poverty Law

Jim Compton
Chicago Urban League

Paul Kleppner
Northern Illinois University

Anne Ladky
Women Employed

Colleen McShane
Illinois Restaurant Association

Art Moore

Ed Paesel
South Suburban Mayors and Managers Association

Al Sharp
Protestants for the Common Good

Jerry Stermer
Voices for Illinois Children

Christina Tchen
Skadden Arps

Paula Wolff
Chicago Metropolis 2020

Table of Contents

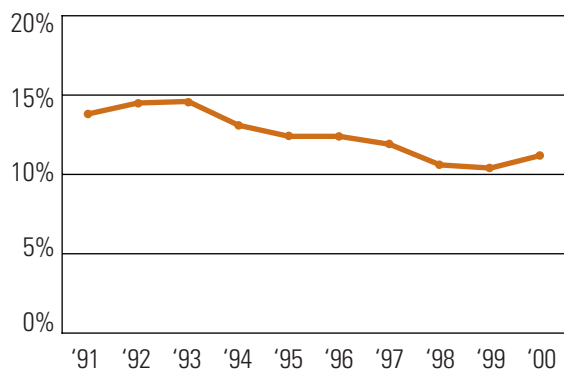
Key Findings	4
State Profile	11
Profiles of the Working Poor	14
Indicators of Poverty	17
Poverty Populations	23
Illinois Tax Burden	28
County Well-Being Indicators	31
Appendix	38

Key Findings

Decade of prosperity ends in economic disparity.

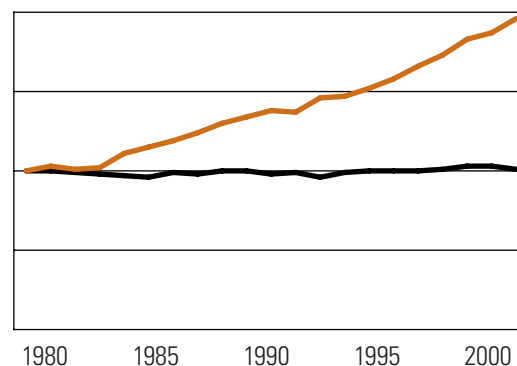
In spite of a decade of unprecedented economic growth, Illinois' poverty rate began to rise.

Poverty is rising after years of decline.¹



Note: Data are two-year moving averages.

Poverty rate remained relatively flat despite increase in income.²



1980 income=\$11,077 2000 income=\$31,856

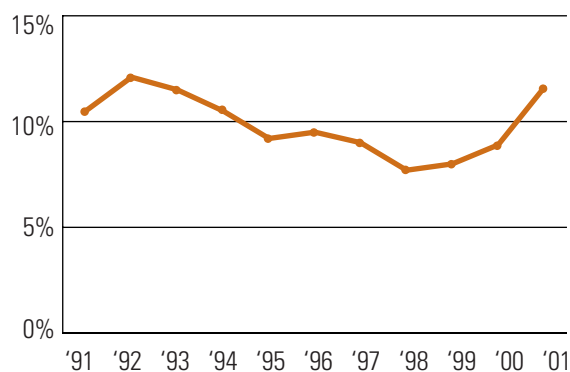
■ poverty rate in Illinois

■ per capita income in Illinois

Note: The chart above sets per capita income and the poverty rate at 1 in 1980 to make their changes comparable over time.

Illinois Families in Poverty³

The percentage of Illinois families living at or below the poverty threshold is now increasing.



¹ Current Population Survey and 2000 Census.

² Based on Census Bureau data.

³ Current Population Survey.

In inflation-adjusted terms, per capita income has risen dramatically in Illinois since 1980, while the percent of people in poverty has stayed essentially the same.

39 counties experience serious poverty.

While poverty dropped in Chicago, it increased in the Chicago suburbs and throughout the state.

Location	Poverty Rate	
	1989	1999
USA	13.1	12.4
Illinois	11.9	10.7
Cook County	14.2	13.5
City of Chicago	21.6	19.6
DuPage County	2.7	3.6
Kane County	6.8	6.7
Lake County	5.2	5.7
Madison County	11.3	9.8
McHenry County	3.5	3.7
St. Clair County	17.4	14.5
Will County	6.0	4.9
Winnebago County	10.1	9.6

15

Illinois counties are on the
Illinois Poverty Summit Warning List

24

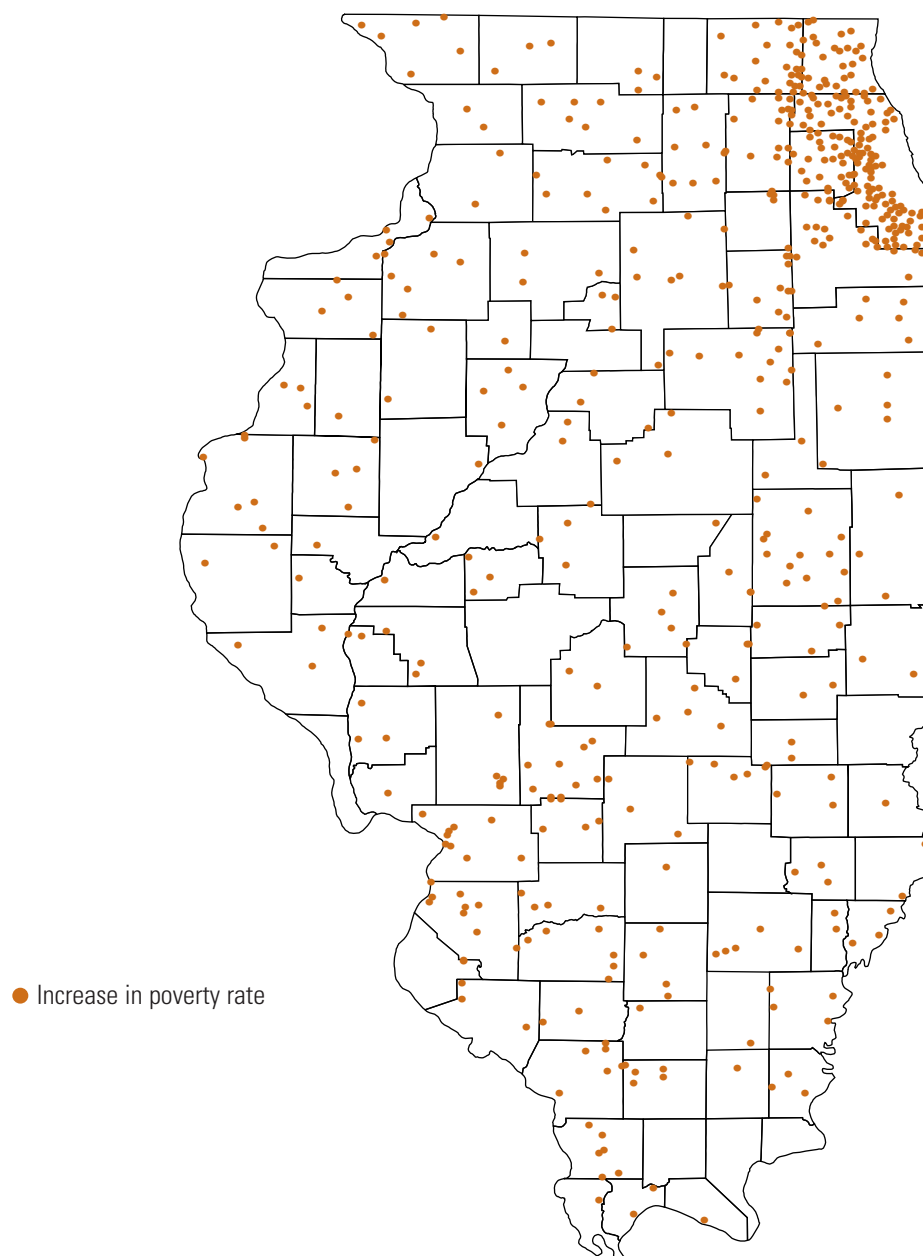
Illinois counties are on the
Illinois Poverty Summit Watch List

See County Well-Being section of this report.

Certain suburban areas saw a significant increase in poverty rate from 1989 to 1999.

Location (County)	Poverty Rate	
	1989	1999
Fox River Grove (McHenry)	3.6	7.1
Waukegan (Lake)	9.5	13.9
Addison (DuPage)	4.7	9.6
Rosemont (Cook)	6.1	14.9
Olympia Fields (Cook)	0.9	4.6

Poverty has grown in more than 500 municipalities throughout the state.

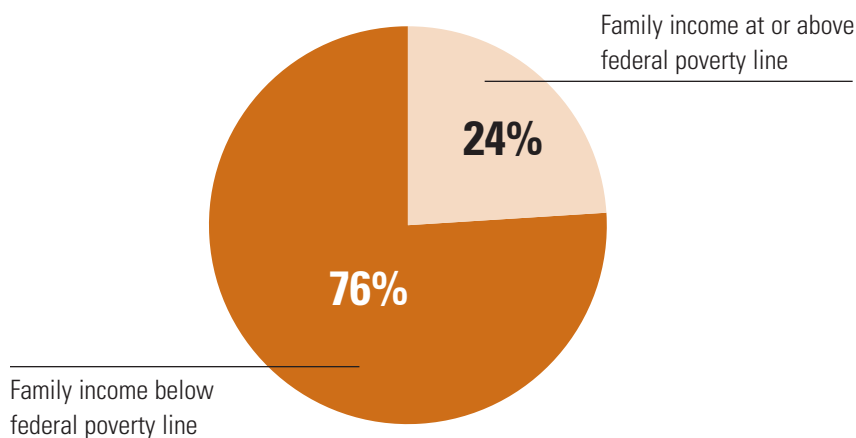


More poor are working, but still living in poverty.

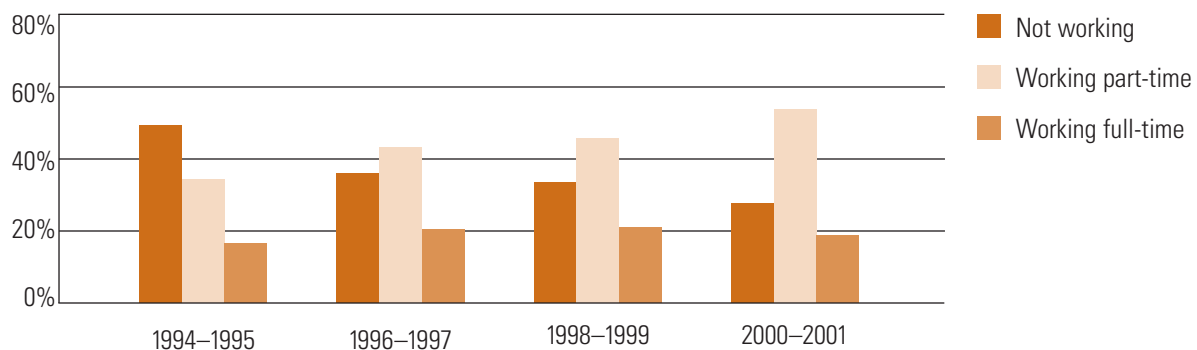
While welfare-to-work has decreased the number of welfare recipients, it has increased the ranks of the working poor.

Welfare in Illinois¹

A recent study revealed that the majority of families leaving welfare in the past three years still live in poverty.



More poor are working but in part time jobs.²

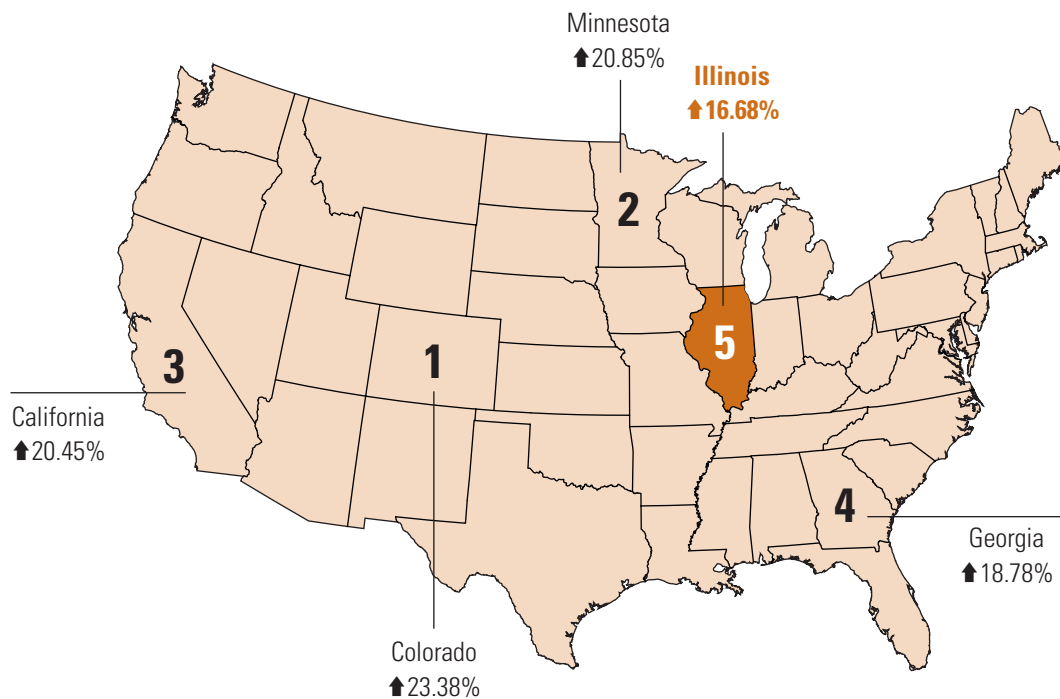


¹ Welfare Reform in Illinois, Institute for Policy Research.

² Current Population Survey.

High housing costs and loss of rental units exacerbate poverty.

Illinois housing costs are growing faster than almost every other state in the country. People with fixed incomes and the working poor are the hardest hit by Illinois' increasing housing costs.¹



Of the ten largest cities,
experiencing population growth,
**Chicago is
the only one that lost
rental units.**²

35.3%
of Illinoisans are paying more than 30%
of their income for rent.³

¹ National Low-income Housing Coalition.

² "Tough Times for Renters" by Mark Skertic of Chicago Sun Times, May 28, 2001.

³ 2000 Census.

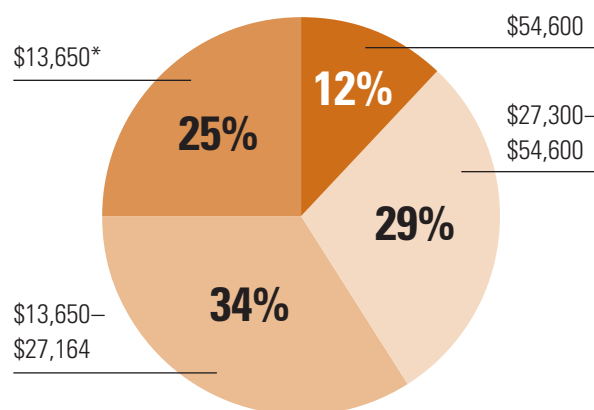
People with low incomes have greater health risk.

Low-income people without insurance are more likely to avoid regular doctor visits because of cost. The underinsured, those who can't afford to pay their co-pays or deductibles, face a similar issue.

Working-age Americans without health insurance are more likely to:

- Receive too little medical care and receive it too late
- Be sicker and die sooner
- Receive poorer care when they are in the hospital even for acute situations like a motor vehicle crash¹

Nearly 60% of uninsured are the working poor.²



*Federal poverty level for a family of three in 1998.

“The relationship between illness and ability to pay is inverse,” according to Dr. Quentin Young, a physician in Chicago. “The sick get poorer and the poor get sicker.”³

¹ Care Without Coverage, Institute of Medicine.

² Workers without Health Insurance, The Urban Institute.

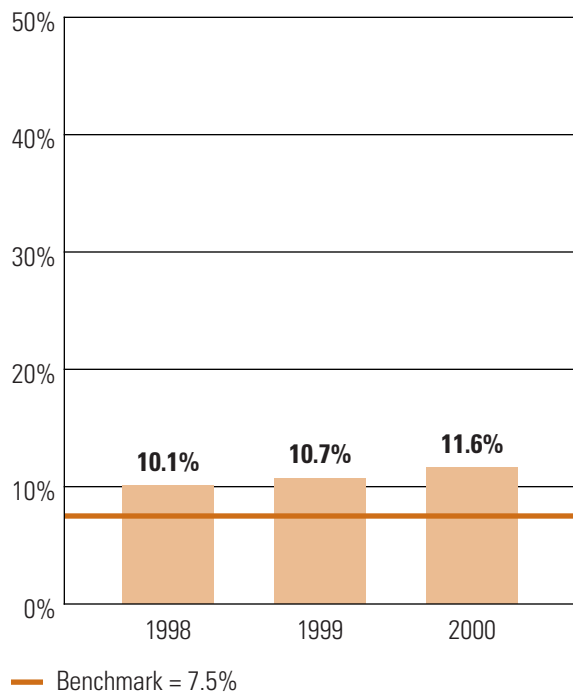
³ “Without a Net” by Connie Lauerman, Chicago Tribune, September 2, 2001.

State Profile

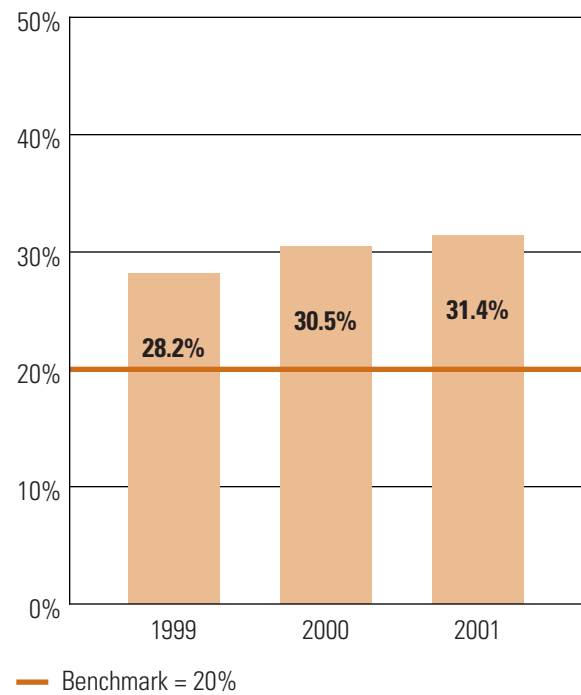
In spite of a decade of prosperity, Illinois' poverty rate is on the rise. Nearly 1.5 million Illinoisans are living at or below the federal poverty level. Others who are just above the official poverty line are still living a life of poverty. Consequently, many state and federal agencies use 185% of the federal poverty level as their threshold of eligibility for social services.

STATE TRENDS OF ILLINOIS POVERTY SUMMIT BENCHMARKS

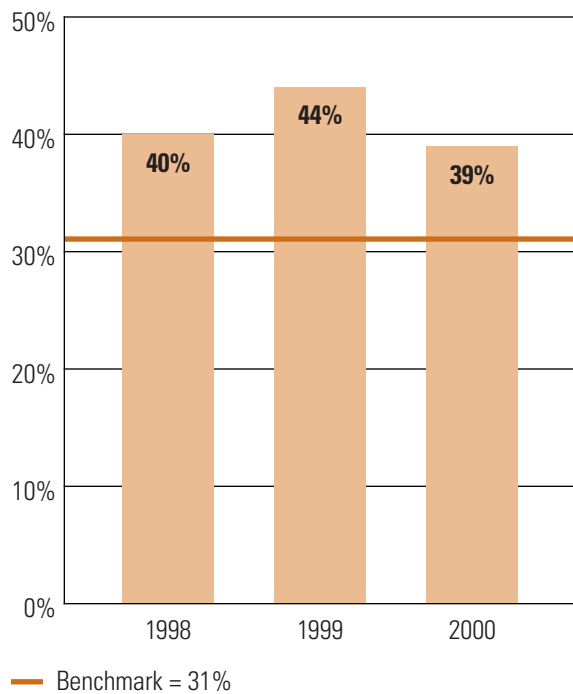
Poverty Rate



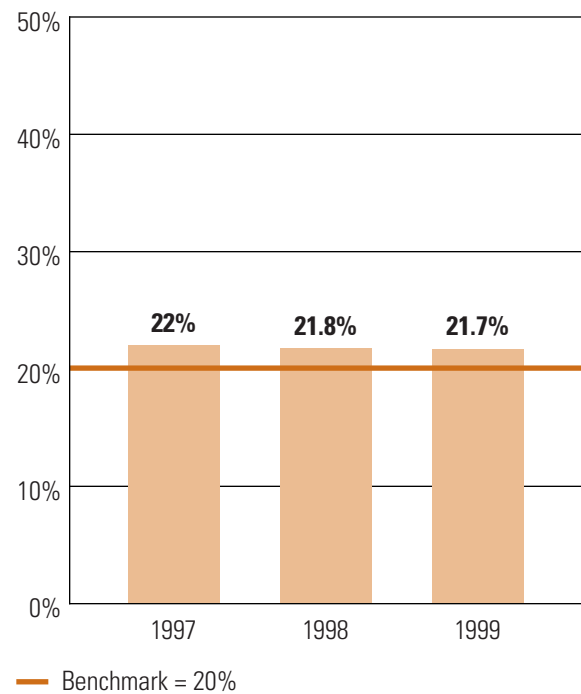
People Without Health Insurance



Renters Unable to Afford Fair Market Rent



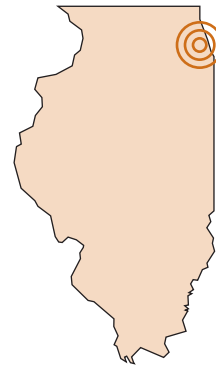
Birth Mothers Without a High School Diploma



Profiles of the Working Poor

Thousands of people across the state continue to struggle to make ends meet. These men, women and children long for the freedom and security that come from financial self-sufficiency. The following is a brief glimpse into two lives of people struggling to make ends meet.

Sharonda



FROM THE CHATHAM
AREA IN CHICAGO

Sharonda works as a security officer and dispatcher for a security company. It's a stressful job. Every shift she dons a bulletproof vest and answers calls in an unsafe neighborhood.

Sharonda is the sole support for her two young sons, a four-year-old and a ten-month-old. On her \$9/hour job, Sharonda is managing to keep a roof over their heads. Through a transitional housing program she pays 30% of her income in rent for a one-bedroom apartment. Sharonda sleeps on a futon in the living room. Soon her transitional housing program will end, and Sharonda will be responsible for the fair market rent of her apartment.

"It makes me nervous," Sharonda says softly, "being so close to everything falling apart. I don't want to have to stay at a shelter again. This is a good neighborhood. Safe. I don't want to have to go backward."

Sharonda is working full time yet finds herself and her two young children teetering on the edge of homelessness.

FROM PEORIA



Jerry

Jerry lives with his three pre-teen children in a small two-bedroom apartment offered through a transitional housing program. “I’m really lucky we found this program,” Jerry says of his housing arrangement. “I wasn’t having any luck finding anything I could afford until I found this place.”

Jerry has worked for the same local restaurant for the past three years and currently is a full time cook there. The restaurant is seasonal, so his income drops during the winter months.

He is earning \$8/hour at the restaurant. To carry him through the expected slow down, Jerry took on a part time job as a security guard. He works that job the midnight shift three days a week at \$6/hour.

“I can’t think of what might happen to my family if I get sick or my car breaks down,” commented Jerry.

Jerry eats breakfast with his children every morning. He takes that opportunity to keep his children focused on school, to impress upon them how important finishing high school and going to college is to their future. “Lack of education is holding me back,” he says. “I want better for my kids.”

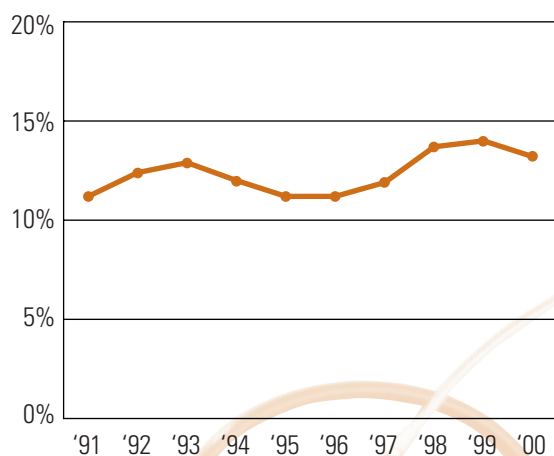
Indicators of Poverty

People continue to try to work their way out of poverty, but they face many obstacles. The five primary factors affecting whether or not a family will remain poor are access to health care, affordable housing, good education, sufficient income and nutrition. The following pages reveal how Illinois' poor are meeting those basic needs.

Health

Health risk is higher for those living in poverty. Low-income families skip annual physicals and other health maintenance because they have inadequate or no health insurance.

More Illinoisans are uninsured now than ten years ago.¹



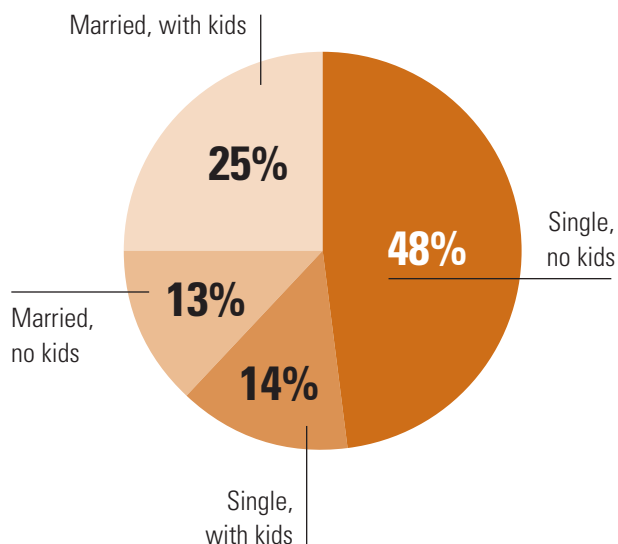
Note: Data are based on two-year moving averages.

A Positive Step

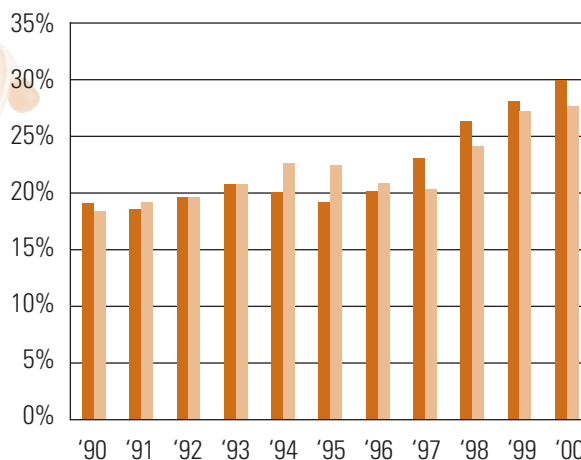
KidCare* now covers more than
177,300
 children in Illinois.⁴

* KidCare is a children's health insurance program.

Nearly half of Illinois' uninsured workers are single adults.²



The poor and low-income are increasingly uninsured.³



Note: Data are based on three-year moving averages.

■ Below Poverty
 ■ 100%–149% of Poverty

^{1,3} Based on Census Bureau data.

² Workers without Health Insurance, The Urban Institute.

⁴ KidCare Enrollment Status Report, Illinois Department of Public Aid.

Housing

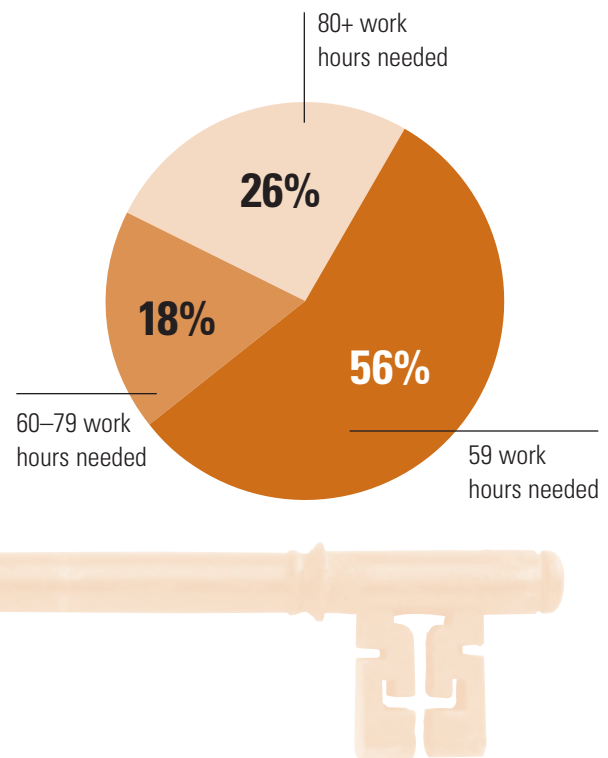
The supply of affordable housing has not kept up with the demand. Many housing units being renovated or built by private developers are simply not affordable to low-income families.

In Illinois, a person must make
\$14.92/hr

in order to afford fair market rent
 for a two-bedroom apartment.

**That's more than
 2 1/2 times minimum wage.¹**

In **every Illinois county**, a person earning minimum wage (\$5.15/hr) must work more than 40 hours per week in order to afford a two-bedroom apartment at fair market rent.²



BEST CASE SCENARIO FOR AFFORDABLE HOUSING³

Low-income families paying affordable housing costs would still find it difficult to make ends meet. The standard for affordability of housing is paying 30% or less of the household's monthly income for rent. In this example, living expenses include the cost of food, transportation, childcare and health care in the Chicago region for a family of four (two parents, two kids).

	about \$10/hr	50% of Median	Median Income
Earnings	\$20,000	\$36,000	\$72,000
Monthly Income	\$1,667	\$3,000	\$6,000
Affordable Housing Cost	\$500	\$900	\$1,800
Other living expenses	\$1,500	\$1,500	\$1,500
Total Remaining	–\$363	\$600	\$2,700

^{1,2,3} Based on data from National Low Income Housing Coalition.

Nutrition

Approximately one in 12 people in Illinois don't have enough food.¹ Food banks are now serving many people who are working, but who simply cannot afford enough food to feed themselves or their families.

The average monthly amount received in food stamps is only

\$81.80
per person.²

After a four-year decline, the number of food stamp users is beginning to increase.³

Together, food banks across the state feed more than

54,000
children and more than
15,000
elderly every week.⁴

1997	1,019,600
1998	922,927
1999	820,034
2000	779,420
2001	825,295

For children who have not eaten breakfast, the educational value of a morning spent in the classroom may be lost.⁵

¹ Northern Illinois Food Bank website April 2002.

^{2,3} USDA Food and Nutrition Service Data, as of April 25, 2002.

⁴ Greater Chicago Food Depository website April 2002 and Eastern Illinois Food Depository website April 2002.

⁵ America's Second Harvest website, December 2001.

Income

Low wage levels prevent families from lifting themselves out of poverty and into self-sufficiency.

Unemployment insurance is insufficient to meet basic needs.¹

Geographic area	Percentage of living expenses covered
Bloomington-Normal	48%
Champaign-Urbana	45%
Chicago	31%
Davenport-Moline-Rock Island, IA/IL	56%
Decatur	59%
Kankakee	45%
Peoria-Pekin	48%
Rockford	47%
Springfield	51%
St. Louis, MO/IL	45%

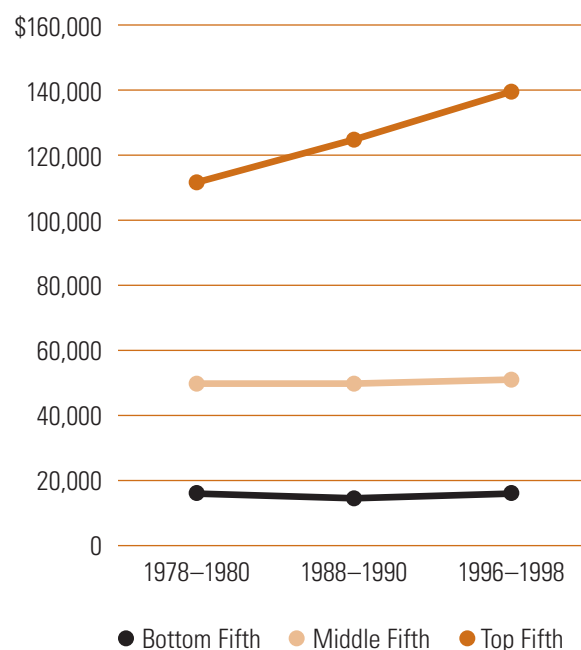
The minimum wage is just

\$5.15

unchanged since 1997.²

Income levels of the poor are not keeping pace with inflation.³

Changes in Average Income Levels
Among Illinois Families



¹ Illinois Poverty Summit estimates.

² U.S. Department of Labor.

³ Economic Policy Institute/Center on Budget and Policy Priorities.

Education

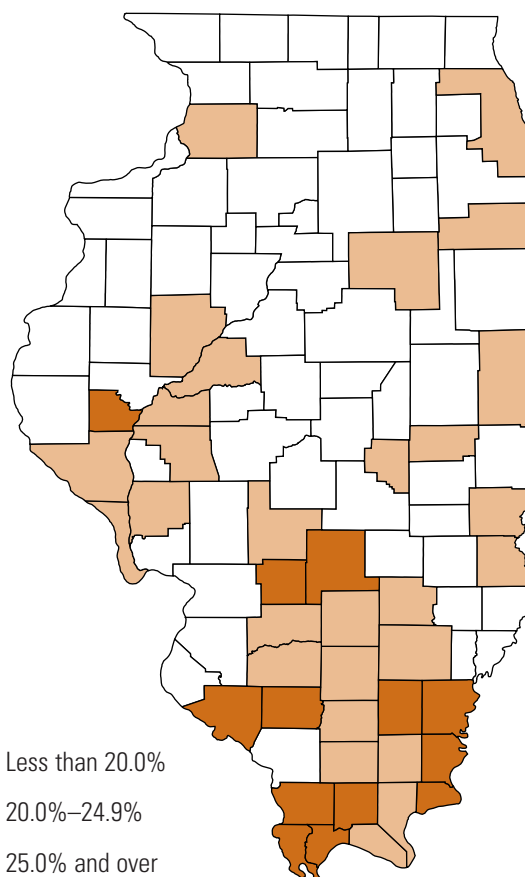
Education is a key element to employment opportunities that create the stability needed for an individual to move out of poverty.

Nearly half of all Illinois adults do not have sufficient reading proficiency to assure job success and advancement in the workplaces of the 21st century.²

Low-income students increased from 27.8% of the school enrollment in 1990 to

36.7%
in 2000.³

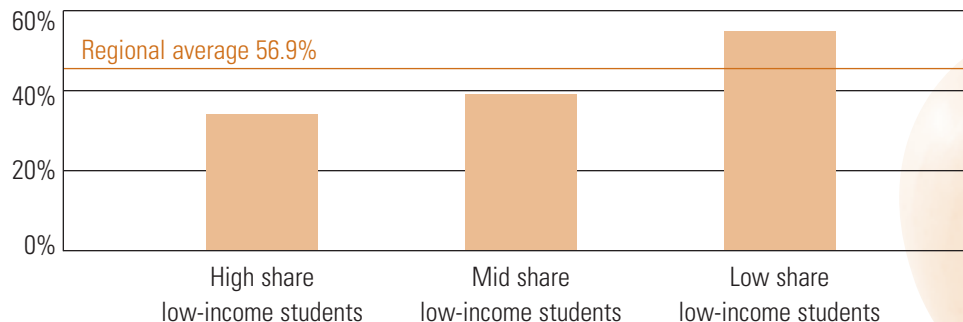
In 2000, one in five people in 41 counties did not graduate from high school.¹



Adults 25 years of age and older.

THIRD GRADERS WHO MEET STATE READING STANDARDS

Third graders in districts with fewer poor students scored higher on the Illinois Standards Achievement Test for reading.⁴



^{1,2} Northern Illinois University, Center for Government Studies.

³ Illinois State Board of Education.

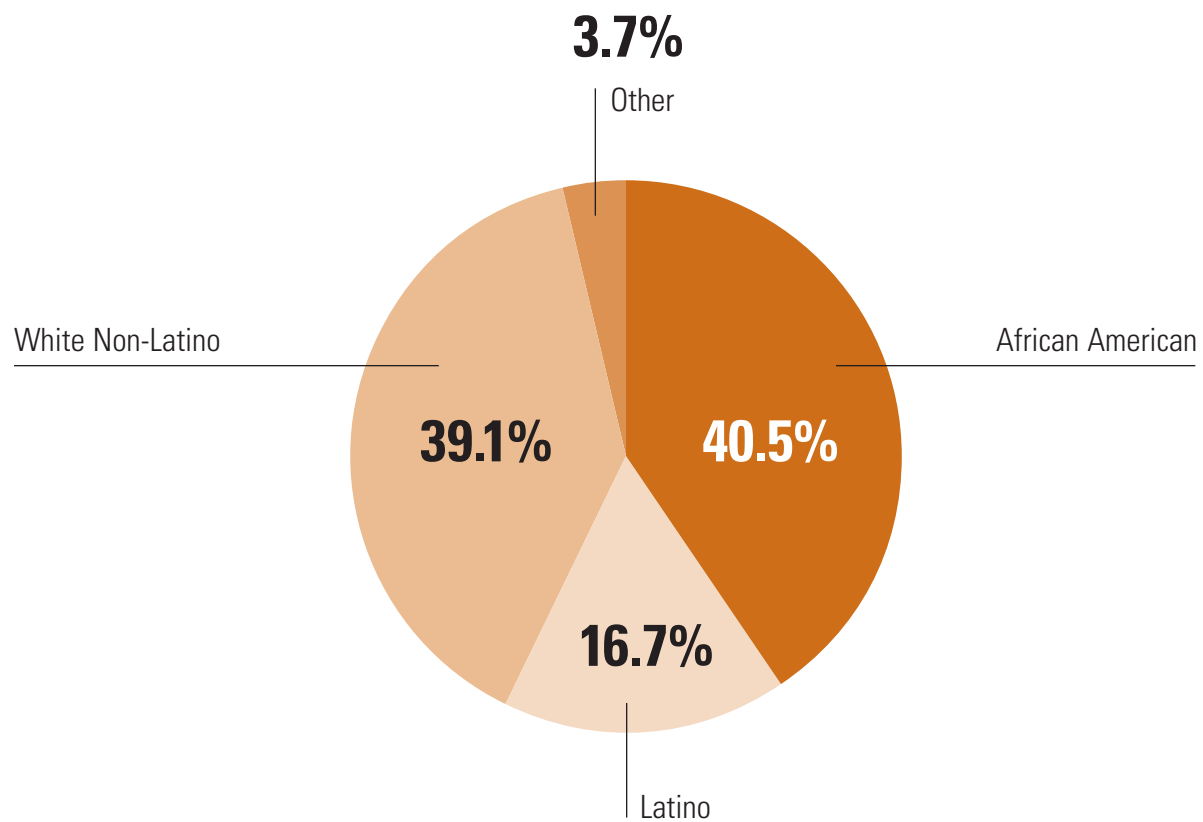
⁴ Chicago Metropolis 2020: The 2002 Metropolis Index.

Poverty Populations

Poverty is found in wealthy as well as poor counties. It affects men, women and children across the state. The following pages highlight characteristics of Illinoisans living in poverty.

RACE AND POVERTY IN ILLINOIS, 2000

Percentage of State Poverty Population



CHARACTERISTICS OF PERSONS IN POVERTY IN ILLINOIS, 1998–2001

Children

RACE/ETHNICITY

41.5% African American
20.5% Latino
36.4% White, non-Latino
1.6% Other

LIVING SITUATION

61.6% in female-headed household
25.2% parent owns their own home
29.7% in public housing
19.4% have subsidized rent

HEALTH

5.6% are in fair/poor health
62.9% receive Medicaid
77.6% have health insurance

INCOME

56.1% household receives food stamps

Women

RACE/ETHNICITY

35.9% African American
14.7% Latino
46.8% White, non-Latino
2.6% Other

LIVING SITUATION

67.0% in female-headed household
30.5% owns their own home
21.0% in public housing
17.1% have subsidized rent

HEALTH

16.2% are in fair/poor health
46.8% receive Medicaid
74.6% have health insurance

EDUCATION

60.3% have a high school diploma
4.6% have a B.A. degree

INCOME

36.6% are in labor force
37.7% earns income
45.0% household receives food stamps

CHARACTERISTICS OF PERSONS IN POVERTY IN ILLINOIS, 1998–2001

Families

RACE/ETHNICITY

39.1% African American
19.7% Latino
38.9% White, non-Latino
2.3% Other

LIVING SITUATION

56.5% in female-headed household
27.8% owns their own home
28.7% in public housing
16.6% have subsidized rent

HEALTH

11.4% are in fair/poor health
52.1% receive Medicaid
73.3% have health insurance

EDUCATION

58.6% have a high school diploma
3.0% have a B.A. degree

INCOME

43.8% are in labor force
42.2% earns income
51.0% household receives food stamps

Seniors

RACE/ETHNICITY

22.8% African American
7.8% Latino
66.7% White, non-Latino
2.7% Other

LIVING SITUATION

59.4% in female-headed household
57.6% owns their own home
39.5% in public housing
19.8% have subsidized rent

HEALTH

31.6% are in fair/poor health
19.1% receive Medicaid
96.9% have health insurance

EDUCATION

43.6% have a high school diploma
3.1% have a B.A. degree

INCOME

5.9% are in labor force
5.3% earns income
14.4% household receives food stamps

CHARACTERISTICS OF PERSONS IN POVERTY IN ILLINOIS, 1998–2001**Disabled****RACE/ETHNICITY**

37.0% African American
7.3% Latino
54.6% White, non-Latino
1.1% Other

LIVING SITUATION

61.6% in female-headed household
32.6% owns their own home
32.1% in public housing
18.8% have subsidized rent

HEALTH

51.1% are in fair/poor health
47.6% receive Medicaid
85.0% have health insurance

EDUCATION

52.7% have a high school diploma
3.7% have a B.A. degree

INCOME

13.9% are in labor force
13.5% earns income
42.5% household receives food stamps

Illinois Tax Burden

The following pages offer a brief look at the state tax burden Illinois' poor and low-income must bare.

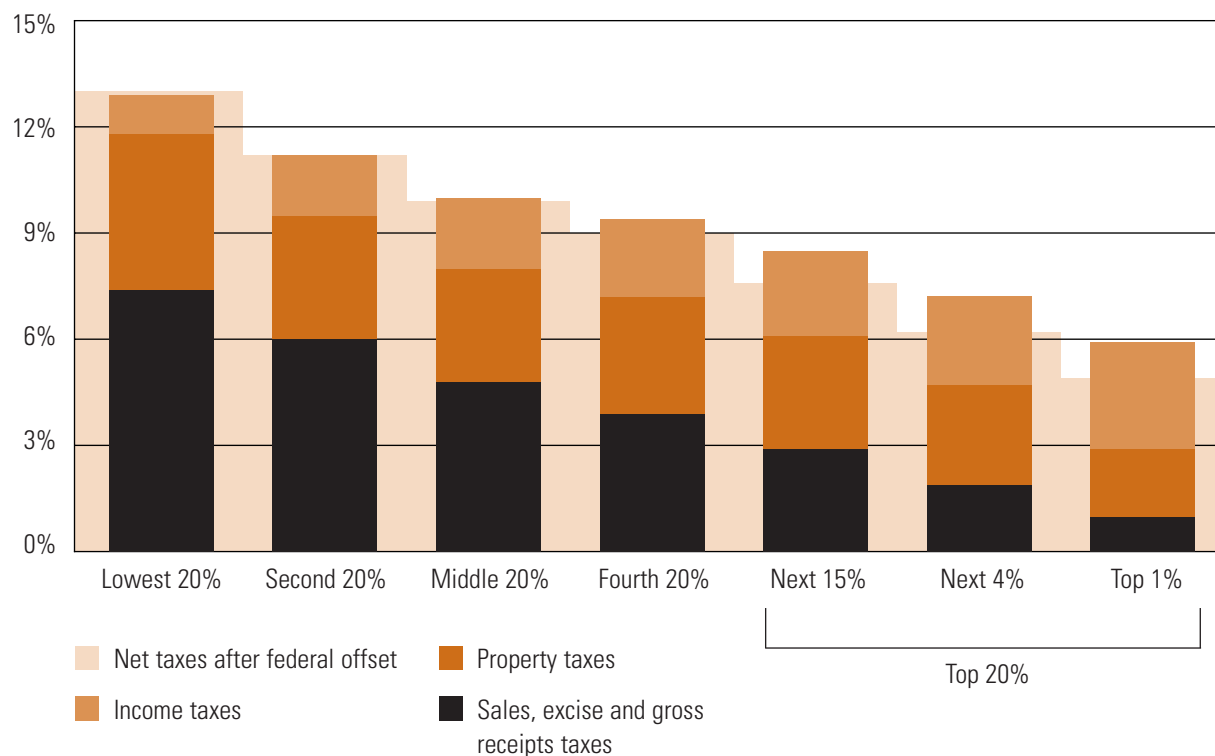
Illinois is one of 17 states that taxes families with earnings below the poverty line.¹

Rank	State	Tax threshold	Rank	State	Tax threshold
1	Alabama	\$4,600	10	Louisiana	\$11,000
2	Kentucky	\$5,000	11	Georgia	\$12,100
3	Montana	\$8,000	12	Illinois	\$12,700
4	Indiana	\$9,000	12	Missouri	\$12,700
5	Hawaii	\$9,500	14	Arkansas	\$13,000
6	Oklahoma	\$9,600	14	Oregon	\$13,000
7	Michigan	\$9,900	16	Utah	\$13,200
8	West Virginia	\$10,000	17	North Carolina	\$13,900
8	Ohio	\$10,000	Poverty line: \$14,129*		

* For single parent family of three, 2001.

POOR EARN THE LEAST YET PAY THE HIGHEST PORTION OF TAXES²

The poorest fifth of all Illinois taxpayers pays 13.8% of its income in total Illinois tax, while the wealthiest one percent pay only 8.4% of its income in total Illinois tax.



¹ Center on Budget and Policy Priorities.

² Balancing Act: Tax Reform Options for Illinois, Institute on Taxation and Economic Policy.

STATE TAX BURDENS ON MIDWEST TAXPAYERS IN 2000 OUT OF SEVEN MIDWEST STATES¹

While the overall Illinois tax burden ranks last in this group of seven states, the state tax burden on the poorest 20% of Illinoisans is actually second highest. None of the surrounding states require the very poorest taxpayers to pay as large a share of the state income tax burden as does Illinois.

Payer	IL	KY	IA	MO	IN	WI	MI
% of tax paid by poorest 20% — Rank	1	3	4	7	2	6	5
Lowest 20%	2	3	4	7	1	6	5
Second 20%	6	1	4	7	2	3	5
Middle 20%	7	2	3	6	4	1	5
Fourth 20%	7	2	3	4	5	1	6
Next 15%	7	2	3	4	6	1	5
Next 4%	7	2	3	4	6	1	5
Top 1%	7	2	1	3	6	4	5
All Taxpayers	7	2	3	4	6	1	5

“In tough times, we should not be tough on the poor.”

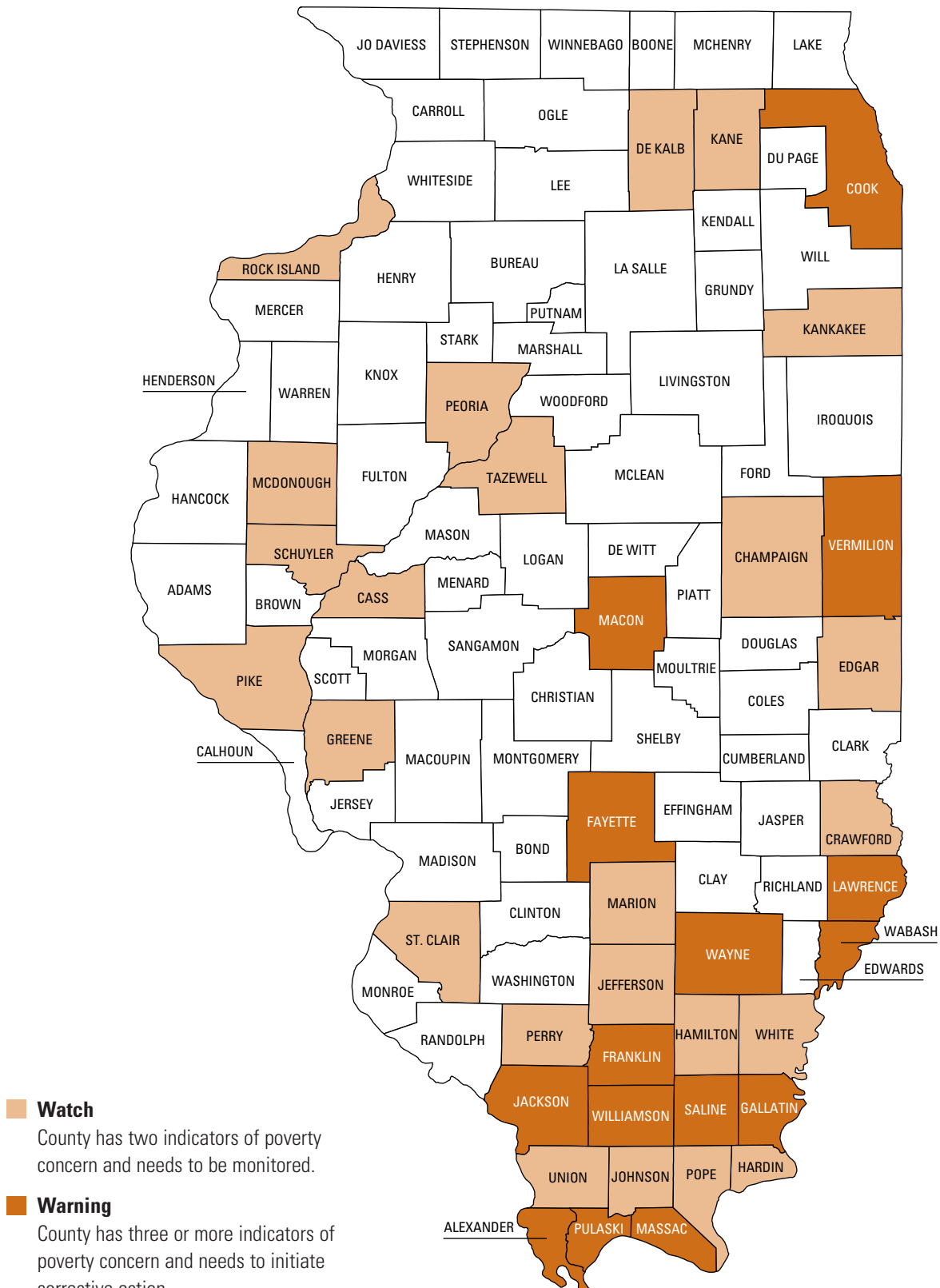
Governor George Ryan in his 2002 State of the State Address.

¹ Based on ITEP Tax Model, as published in Balancing Act: Tax Reform Options for Illinois, Institute on Taxation and Economic Policy.

County Well-Being Indicators

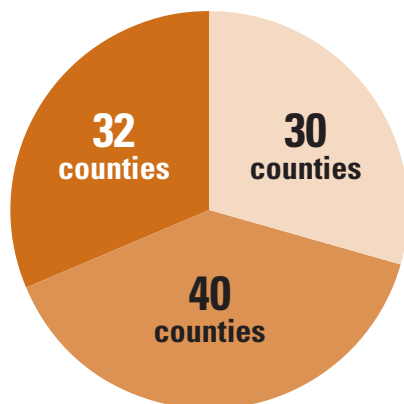
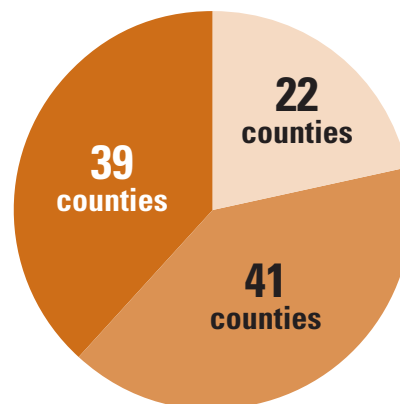
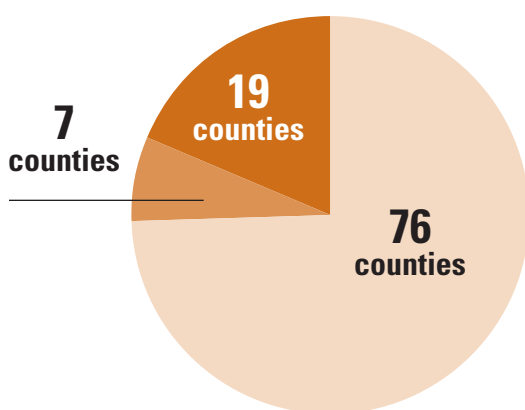
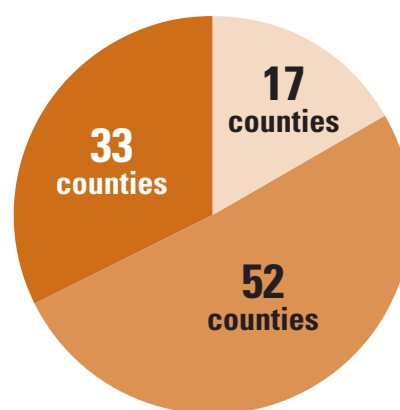
Each county in Illinois is unique, yet there are consistent factors that illustrate the quality of life in a county and predict its future well-being. Key components of resident well-being in the State of Illinois include availability of affordable housing, low infant mortality rates and high school completion rates.

COUNTIES OF CONCERN



OVERVIEW OF COUNTIES BY WELL-BEING INDICATOR

- Counties better than benchmark
- Counties between benchmark and current state rate
- Counties worse than current state rate

Infant Mortality¹**Poverty Rate²****Birth Mothers Without a High School Degree³****Renters Unable to Afford Fair Market Rate⁴**

¹ Benchmark is 4.5 deaths per 1,000 (based on Health and Human Services *Healthy People 2010* report); Illinois Center for Health Statistics, Illinois Department of Public Health.

² Benchmark is 7.5% (set by Illinois Poverty Summit); 2000 Census.

³ Benchmark is 20% (set by Illinois Poverty Summit); Illinois Center for Health Statistics, Illinois Department of Public Health.

⁴ Benchmark is 31% (set by Illinois Poverty Summit); Estimated by National Low Income Housing Coalition.

COUNTIES THAT HAVE MORE THAN 10,000 PEOPLE IN POVERTY

Champaign	26,460	Madison	24,774
Cook	713,040	Peoria	24,228
DuPage	32,163	Rock Island	15,523
Jackson	13,463	St. Clair	36,358
Kane	26,587	Sangamon	17,340
Kankakee	11,445	Vermilion	10,704
Lake	35,714	Will	24,225
McLean	13,488	Winnebago	26,260
Macon	14,316		

PLACES WHERE A THIRD OR MORE OF CHILDREN LIVE IN POVERTY

County	Place	Children in Poverty
Alexander County	Cairo	47.0%
Cook County	Ford Heights	62.0%
Franklin County	Christopher	34.4%
Gallatin County	Shawneetown	47.2%
Hamilton County	McLeansboro	34.7%
Jackson County	Elkville	33.0%
Jersey County	Grafton	33.3%
Kankakee County	Hopkins Park	61.6%
Lawrence County	St. Francisville	41.4%
Madison County	Madison	35.4%
Marion County	Wamac	37.8%
Pope County	Golconda	43.1%
Pulaski County	Mounds	59.7%
St. Clair County	Brooklyn	33.5%
St. Clair County	East St. Louis	48.6%
Williamson County	Hurst	38.9%

Between state rate and benchmark		Worse than state rate			*Counties in color are in a state of warning.
County	Infant Mortality, Three-Year Average 1998–2000 ¹	Poverty Rate 1999 ²	Birth Mothers without a High School Degree 1999 ³	Renters Unable to Afford FMR 2-bedroom 2000 ⁴	
Illinois	8.4	10.7%	21.7%	39%	
Adams	6.3	10.0%	11.0%	35%	
Alexander	15.4	26.1%	22.0%	63%	
Bond	10.5	9.3%	10.9%	33%	
Boone	8.1	7.0%	29.5%	36%	
Brown	0.0	8.5%	11.1%	30%	
Bureau	7.2	7.3%	17.1%	27%	
Calhoun	6.5	9.0%	13.7%	34%	
Carroll	7.3	9.6%	11.2%	26%	
Cass	5.4	12.0%	26.5%	34%	
Champaign	7.4	16.1%	9.9%	46%	
Christian	8.3	9.5%	19.1%	33%	
Clark	1.7	9.2%	16.9%	34%	
Clay	3.7	11.8%	19.3%	38%	
Clinton	3.3	6.4%	10.5%	34%	
Coles	8.3	17.5%	16.1%	36%	
Cook	9.7	13.5%	27.1%	40%	
Crawford	8.6	11.2%	18.8%	35%	
Cumberland	2.6	9.5%	14.2%	36%	
DeKalb	5.5	11.4%	12.3%	44%	
De Witt	9.8	8.2%	15.0%	23%	
Douglas	5.8	6.4%	38.7%	33%	
DuPage	6.3	3.6%	10.7%	39%	
Edgar	14.0	10.5%	22.6%	38%	
Edwards	4.2	9.8%	14.7%	42%	
Effingham	8.5	8.1%	13.2%	30%	
Fayette	9.0	12.2%	22.0%	36%	
Ford	9.3	7.0%	17.3%	38%	
Franklin	8.1	16.2%	22.8%	50%	
Fulton	4.1	9.9%	14.2%	36%	
Gallatin	5.3	20.7%	30.7%	57%	
Greene	3.9	12.4%	14.1%	46%	
Grundy	4.8	4.8%	12.0%	33%	

¹ Benchmark is 4.5 deaths per 1,000 (based on Health and Human Services *Healthy People 2010* report); Illinois Center for Health Statistics, Illinois Department of Public Health.

² Benchmark is 7.5% (set by Illinois Poverty Summit); 2000 Census.

³ Benchmark is 20% (set by Illinois Poverty Summit); Illinois Center for Health Statistics, Illinois Department of Public Health.

⁴ Benchmark is 31% (set by Illinois Poverty Summit); Estimated by National Low Income Housing Coalition.

Between state rate and benchmark		Worse than state rate		*Counties in color are in a state of warning.
County	Infant Mortality, Three-Year Average 1998–2000 ¹	Poverty Rate 1999 ²	Birth Mothers without a High School Degree 1999 ³	Renters Unable to Afford FMR 2-bedroom 2000 ⁴
Hamilton	3.6	12.9%	21.0%	54%
Hancock	1.4	8.3%	8.5%	30%
Hardin	0.0	18.6%	16.2%	58%
Henderson	0.0	9.5%	11.7%	34%
Henry	9.6	8.0%	14.3%	34%
Iroquois	6.4	8.7%	18.0%	27%
Jackson	9.9	25.2%	14.4%	47%
Jasper	20.8	9.9%	15.5%	36%
Jefferson	6.5	12.3%	21.6%	40%
Jersey	1.4	7.1%	12.8%	35%
Jo Daviess	2.8	6.7%	11.4%	27%
Johnson	6.9	11.3%	11.1%	40%
Kane	6.8	6.7%	31.0%	40%
Kankakee	9.2	11.4%	21.3%	38%
Kendall	6.5	3.0%	8.2%	36%
Knox	5.7	11.1%	15.0%	36%
Lake	4.9	5.7%	19.0%	44%
La Salle	5.4	9.1%	18.6%	36%
Lawrence	11.9	13.7%	20.3%	44%
Lee	7.9	7.7%	13.9%	26%
Livingston	4.9	8.8%	17.2%	34%
Logan	7.7	8.1%	14.6%	28%
Macon	8.2	12.9%	22.1%	38%
Macoupin	3.1	9.4%	16.2%	36%
Madison	8.2	9.8%	15.8%	35%
Marion	6.3	11.3%	25.5%	38%
Marshall	2.5	5.6%	14.5%	34%
Mason	11.3	9.7%	14.5%	32%
Massac	1.8	13.5%	24.9%	49%
McDonough	5.4	19.8%	15.6%	40%
McHenry	5.7	3.7%	14.3%	39%
McLean	6.3	9.7%	9.2%	36%
Menard	5.0	8.2%	14.0%	36%
Mercer	1.8	7.8%	7.9%	30%
Monroe	5.0	3.4%	2.9%	29%
Montgomery	2.9	13.4%	19.6%	33%
Morgan	9.6	9.7%	16.7%	35%

Between state rate and benchmark		Worse than state rate		*Counties in color are in a state of warning.
County	Infant Mortality, Three-Year Average 1998–2000 ¹	Poverty Rate 1999 ²	Birth Mothers without a High School Degree 1999 ³	Renters Unable to Afford FMR 2-bedroom 2000 ⁴
Moultrie	1.7	7.8%	27.9%	26%
Ogle	5.4	7.1%	16.5%	34%
Peoria	9.5	13.7%	18.0%	39%
Perry	4.2	13.2%	21.1%	48%
Piatt	9.3	5.0%	7.3%	28%
Pike	3.4	12.4%	16.5%	44%
Pope	0.0	18.2%	10.3%	61%
Pulaski	9.8	24.7%	24.0%	67%
Putnam	10.2	5.5%	10.0%	28%
Randolph	11.9	10.0%	17.3%	34%
Richland	3.3	12.9%	13.1%	38%
Rock Island	9.0	10.7%	22.6%	36%
Saline	9.9	14.2%	23.9%	54%
Sangamon	7.5	9.3%	16.3%	33%
Schuyler	12.9	10.1%	10.1%	52%
Scott	10.3	9.7%	15.3%	34%
Shelby	7.9	9.1%	13.9%	32%
St. Clair	10.0	14.5%	20.5%	35%
Stark	4.3	8.6%	10.7%	33%
Stephenson	4.3	9.0%	13.8%	28%
Tazewell	8.7	6.3%	12.3%	40%
Union	1.6	16.5%	17.3%	44%
Vermilion	9.3	13.3%	24.1%	42%
Wabash	9.7	14.1%	17.4%	44%
Warren	3.1	9.2%	19.2%	38%
Washington	6.0	6.0%	8.4%	23%
Wayne	8.5	12.4%	13.1%	44%
White	0.0	12.5%	16.5%	39%
Whiteside	3.8	8.5%	20.5%	32%
Will	8.0	4.9%	11.4%	44%
Williamson	8.6	14.6%	16.3%	40%
Winnebago	8.4	9.6%	23.7%	38%
Woodford	7.8	4.3%	5.3%	40%

¹ Benchmark is 4.5 deaths per 1,000 (based on Health and Human Services *Healthy People 2010* report); Illinois Center for Health Statistics, Illinois Department of Public Health.

² Benchmark is 7.5% (set by Illinois Poverty Summit); 2000 Census.

³ Benchmark is 20% (set by Illinois Poverty Summit); Illinois Center for Health Statistics, Illinois Department of Public Health.

⁴ Benchmark is 31% (set by Illinois Poverty Summit); Estimated by National Low Income Housing Coalition.

Appendix

Poverty rates used in this report are based on the official federal definition of poverty. Many scholars recognize that this definition no longer reflects a true picture of poverty. The Illinois Poverty Summit uses the federal measures for continuity of data.

The federal definition and criticisms of it are presented here.

Poverty Definitions

The federal government first devised its official poverty definition in the early 1960s when Mollie Orshansky, an employee of the Social Security Administration, devised a measure of poverty based on the cost of food. Studies at the time suggested that family food costs should equal no more than one third of the family budget. Orshansky multiplied a United States Department of Agriculture (USDA) estimate of food costs by three to come up with a minimum family budget. A family with less income than this minimum budget would be considered to be in poverty.

Criticisms of the Current Poverty Definition

- *The poverty definition is too low.* The current system counts tax payments as part of a family's disposable income.
- *The poverty definition is too high.* The current system does not count non-cash government aid, such as Medicaid or food stamps, as income.
- *Geographic differences are ignored.* The current poverty thresholds make no adjustment for geographic differences in the cost of living.
- *Food is no longer a basis.* Food costs are now projected to be about 20–25% of a family's budget, not 33%. Housing costs are now the highest expense for most families.

Many analysts believe that persons with incomes at 125% of the federal poverty level should be considered poor. For example, a family of four earning \$18,267¹ or less annually would be considered poor under this revised definition. Many state and federal standards use 185% of the federal poverty level to determine eligibility for social services.

¹ In 2001.

Other County Statistics

FMR = Fair Market Rent

County	Wage Needed to Afford Rental Housing		Per Capita Income	Estimated Portion of Living Expenses Covered by Unemployment Benefits*
	Hourly Wage (with 40-hour work week) Needed to Afford FMR Two-Bedroom	Hours at Minimum Wage Needed to Work in Order to Afford FMR Two-Bedroom		
Illinois	\$14.92	116	\$31,138	36%
Adams	\$7.60	59	\$24,523	71%
Alexander	\$7.60	59	\$16,828	71%
Bond	\$7.60	59	\$20,249	71%
Boone	\$11.42	89	\$28,829	47%
Brown	\$7.60	59	\$16,045	71%
Bureau	\$7.79	60	\$22,242	69%
Calhoun	\$7.60	59	\$21,762	71%
Carroll	\$7.60	59	\$23,692	71%
Cass	\$7.60	59	\$23,174	71%
Champaign	\$12.04	94	\$25,233	45%
Christian	\$7.63	59	\$22,335	70%
Clark	\$7.60	59	\$20,772	71%
Clay	\$7.60	59	\$21,542	71%
Clinton	\$12.02	93	\$23,442	45%
Coles	\$8.81	68	\$22,587	61%
Cook	\$17.13	133	\$33,398	31%
Crawford	\$7.60	59	\$19,407	71%
Cumberland	\$7.60	59	\$21,121	71%
DeWitt	\$7.60	59	\$22,884	71%
DeKalb	\$13.62	106	\$26,717	39%
Douglas	\$7.60	59	\$22,613	71%
DuPage	\$17.13	133	\$44,793	31%
Edgar	\$7.60	59	\$21,418	71%
Edwards	\$7.60	59	\$20,002	71%
Effingham	\$7.60	59	\$24,669	71%
Fayette	\$7.60	59	\$18,044	71%
Ford	\$9.13	71	\$23,820	59%
Franklin	\$7.60	59	\$17,551	71%
Fulton	\$7.83	61	\$20,503	68%
Gallatin	\$7.60	59	\$19,452	71%
Greene	\$7.60	59	\$16,197	71%
Grundy	\$12.40	96	\$29,081	43%
Hamilton	\$7.60	59	\$17,872	71%

*Assumes that Fair Market Rent represents 1/3 of living costs.

County	Wage Needed to Afford Rental Housing		Per Capita Income	Estimated Portion of Living Expenses Covered by Unemployment Benefits*
	Hourly Wage (with 40-hour work week) Needed to Afford FMR Two-Bedroom	Hours at Minimum Wage Needed to Work in Order to Afford FMR Two-Bedroom		
Hancock	\$7.60	59	\$22,285	71%
Hardin	\$7.60	59	\$17,752	71%
Henderson	\$7.60	59	\$19,631	71%
Henry	\$9.65	75	\$23,595	56%
Iroquois	\$7.60	59	\$21,311	71%
Jackson	\$8.10	63	\$20,465	66%
Jasper	\$7.60	59	\$18,683	71%
Jefferson	\$7.75	60	\$21,449	69%
Jersey	\$12.02	93	\$21,744	45%
JoDaviess	\$7.60	59	\$28,591	71%
Johnson	\$7.60	59	\$14,741	71%
Kane	\$17.13	133	\$28,024	31%
Kankakee	\$11.85	92	\$23,256	45%
Kendall	\$15.29	119	\$28,848	35%
Knox	\$7.60	59	\$23,316	71%
LaSalle	\$9.98	78	\$23,715	54%
Lake	\$17.13	133	\$45,341	31%
Lawrence	\$7.60	59	\$22,418	71%
Lee	\$8.08	63	\$21,956	66%
Livingston	\$8.65	67	\$23,988	62%
Logan	\$8.35	65	\$19,745	64%
Macon	\$9.13	71	\$27,188	59%
Macoupin	\$7.60	59	\$23,387	71%
Madison	\$12.02	93	\$25,297	45%
Marion	\$7.60	59	\$22,420	71%
Marshall	\$7.60	59	\$23,274	71%
Mason	\$7.60	59	\$21,689	71%
Massac	\$7.60	59	\$19,852	71%
McDonough	\$7.60	59	\$19,755	71%
McHenry	\$17.13	133	\$32,090	31%
McLean	\$11.23	87	\$28,947	48%
Menard	\$10.42	81	\$26,187	51%
Mercer	\$7.60	59	\$22,353	71%
Monroe	\$12.02	93	\$27,502	45%
Montgomery	\$7.60	59	\$20,405	71%

County	Wage Needed to Afford Rental Housing		Per Capita Income	Estimated Portion of Living Expenses Covered by Unemployment Benefits*
	Hourly Wage (with 40-hour work week) Needed to Afford FMR Two-Bedroom	Hours at Minimum Wage Needed to Work in Order to Afford FMR Two-Bedroom		
Morgan	\$8.87	69	\$23,570	60%
Moultrie	\$7.60	59	\$21,371	71%
Ogle	\$11.42	89	\$24,461	47%
Peoria	\$11.27	88	\$28,501	48%
Perry	\$7.60	59	\$18,805	71%
Piatt	\$8.33	65	\$26,220	64%
Pike	\$7.60	59	\$18,796	71%
Pope	\$7.60	59	\$15,904	71%
Pulaski	\$7.60	59	\$16,845	71%
Putnam	\$7.60	59	\$25,138	71%
Randolph	\$7.60	59	\$19,611	71%
Richland	\$7.60	59	\$22,320	71%
Rock Island	\$9.65	75	\$26,798	56%
Saline	\$7.60	59	\$20,073	71%
Sangamon	\$10.42	81	\$28,121	51%
Schuyler	\$7.60	59	\$19,845	71%
Scott	\$7.60	59	\$17,550	71%
Shelby	\$7.60	59	\$20,654	71%
St.Clair	\$12.02	93	\$23,400	45%
Stark	\$7.60	59	\$22,353	71%
Stephenson	\$8.06	63	\$26,648	67%
Tazewell	\$11.27	88	\$26,302	48%
Union	\$7.60	59	\$20,400	71%
Vermilion	\$8.38	65	\$21,182	64%
Wabash	\$7.60	59	\$19,831	71%
Warren	\$7.60	59	\$18,285	71%
Washington	\$8.40	65	\$24,020	64%
Wayne	\$7.60	59	\$19,811	71%
White	\$7.60	59	\$22,122	71%
Whiteside	\$8.42	65	\$23,813	64%
Will	\$17.13	133	\$26,483	31%
Williamson	\$7.63	59	\$21,755	70%
Winnebago	\$11.42	89	\$26,522	47%
Woodford	\$11.27	88	\$24,794	48%

*Assumes that Fair Market Rent represents 1/3 of living costs.

TOP 50 PLACES WITH GREATEST DECLINE IN MEDIAN HOUSEHOLD INCOME

County	Place	Change in Median Household Income	County	Place	Change in Median Household Income
Adams County	La Prairie	-32.4%	La Salle County	Naplate	-16.4%
Adams County	Plainville	-18.9%	Livingston County	Emington	-32.6%
Bond County	Smithboro	-16.0%	Livingston County	Strawn	-14.9%
Champaign County	Broadlands	-15.9%	Macoupin County	Nilwood	-21.1%
Christian County	Bulpitt	-19.8%	Macoupin County	Sawyererville	-32.3%
Coles County	Charleston	-16.0%	Macoupin County	Shipman	-12.3%
Cook County	Burnham	-18.6%	Macoupin County	Standard City	-24.6%
Cook County	Countryside	-12.4%	Madison County	South Roxana	-12.2%
Cook County	Olympia Fields	-12.8%	McLean County	Towanda	-17.7%
Cook County	Stone Park	-14.5%	Montgomery County	Walshville	-12.1%
Cumberland County	Toledo	-13.4%	Morgan County	Concord	-15.1%
DuPage County	Willowbrook	-13.6%	Sangamon County	Clear Lake	-19.2%
Effingham County	Edgewood	-17.4%	Schuyler County	Camden	-13.0%
Effingham County	Montrose	-19.5%	Stark County	Wyoming	-12.0%
Gallatin County	Equality	-17.4%	Tazewell County	Deer Creek	-15.8%
Grundy County	East Brooklyn	-19.6%	Union County	Mill Creek	-23.8%
Grundy County	Kinsman	-18.1%	Wabash County	Bellmont	-12.4%
Hamilton County	Broughton	-23.7%	Wayne County	Golden Gate	-30.0%
Hancock County	Bentley	-32.5%	Wayne County	Keenes	-60.2%
Iroquois County	Wellington	-14.0%	Wayne County	Mount Erie	-20.2%
Jefferson County	Dix	-25.6%	White County	Burnt Prairie	-14.5%
Jefferson County	Waltonville	-26.4%	White County	Maunie	-12.6%
Johnson County	Simpson	-34.1%	White County	Phillipstown	-27.9%
Kankakee County	Union Hill	-15.2%	Williamson County	Bush	-25.8%
Knox County	Henderson	-13.0%	Williamson County	Colp	-14.0%

